

SPECIAL PROVISIONS OF INSURANCE  
2003 AND SUCCEEDING CROP YEARS

ST: ALABAMA (01)  
CO: Autauga (001)

CROP: WHEAT (0011)  
PLAN: Crop Revenue Coverage (44)

THE SPECIAL PROVISIONS OF INSURANCE IS THE PART OF THE POLICY THAT CONTAINS  
SPECIFIC PROVISIONS OF INSURANCE FOR THE INSURED CROP IN THIS COUNTY.

INSURABLE TYPES AND PRACTICES:

TYPE(S) -----	PRACTICE(S) -----
(997) No Type Specified	(002) Irrigated
(997) No Type Specified	(003) Non-Irrigated

PROGRAM DATES FOR INSURABLE TYPES AND PRACTICES:

SALES CLOSING	INITIAL PLANTING	FINAL PLANTING	ACREAGE REPORTING	BILLING DATE
<div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <p>TYPE(S) -----</p> <p>ALL TYPES LISTED ABOVE</p> </div> <div style="width: 45%;"> <p>PRACTICE(S) -----</p> <p>ALL PRACTICES LISTED ABOVE</p> </div> </div>				
09/30/2002		12/15/2002	12/31/2002	07/01/2003

GENERAL STATEMENT(S):

See the County Special Provisions document and the County FCI-33, CROP INSURANCE ACTUARIAL MAP, for determination of high risk or unrated areas.

CROP STATEMENT(S):

Contact your agent regarding possible premium discounts, options, and/or additional coverage that may be available.

The Quality Adjustment (QA) Factor is 1.000 minus the sum of the applicable Discount Factors (DF) below (expressed as three-place decimals). No other quality factors will be considered in determining production to count. The QA Factor (not less than zero) will be multiplied by the number of bushels remaining after any reduction due to excessive moisture (in accordance with the applicable crop provisions) to determine the net production to count. Any grain which, due to insurable causes, has zero market value (net zero market value after consideration of additional costs to deliver damaged grain to a market of reasonable distance outside your local marketing area) will not be considered production to count if the production is destroyed. Production that is not destroyed in a manner acceptable to us will be adjusted in accordance with the rules below for the respective types and levels of damage. Additional costs to deliver grain outside your local market will be allowed only for types and levels of damage included in section 6.

(Continued on Next Page)

SPECIAL PROVISIONS OF INSURANCE  
2003 AND SUCCEEDING CROP YEARS

ST: ALABAMA (01)  
CO: Autauga (001)

CROP: WHEAT (0011)  
PLAN: Crop Revenue Coverage (44)

- 1 Wheat (all classes) will be discounted for grade as follows:

Grade	DF
U.S. No. 5	.097
U.S. Sample Grade	.265

- 2 Hard Red Spring and White Club wheat will be discounted for low test weight as follows:

Test Weight Pounds	DF	Test Weight Pounds	DF
50 and above	None	45-45.99	.039
49-49.99	.008	44-44.99	.050
48-48.99	.016	Below 44 - See Section 6	
47-47.99	.023		
46-46.99	.031		

- 3 Wheat (all classes except Hard Red Spring and White Club) will be discounted for low test weight as follows:

Test Weight Pounds	DF	Test Weight Pounds	DF
51 and above	None	45-45.99	.093
50-50.99	.015	44-44.99	.109
49-49.99	.031	Below 44 - See Section 6	
48-48.99	.047		
47-47.99	.062		
46-46.99	.078		

- 4 Wheat (all classes) will be discounted for excessive defects (excluding foreign material and heat damage) as follows:

Defects %	DF	Defects %	DF	Defects %	DF
15 and below	None	21.01-22	.054	28.01-29	.109
15.01-16	.008	22.01-23	.062	29.01-30	.116
16.01-17	.016	23.01-24	.070	30.01-31	.128
17.01-18	.023	24.01-25	.078	31.01-32	.140
18.01-19	.031	25.01-26	.085	32.01-33	.151
19.01-20	.039	26.01-27	.093	33.01-34	.163
20.01-21	.047	27.01-28	.101	34.01-35	.174
				Above 35 - See Section 6	

- 5 Wheat (all classes) will be discounted for a light smutty or smutty grade as follows:

Light smutty = .039      Smutty = .078

- 6 Wheat with (A) a test weight below 44 pounds per bushel; (B) a defects \*\*\* percentage above 35 percent; (C) a garlicky or ergoty grade; (D) a musty, sour, or commercially objectionable foreign odor (except smut or

(Continued on Next Page)

SPECIAL PROVISIONS OF INSURANCE  
2003 AND SUCCEEDING CROP YEARSST: ALABAMA (01)  
CO: Autauga (001)CROP: WHEAT (0011)  
PLAN: Crop Revenue Coverage (44)

garlic odor); or (E) the presence of substances or conditions identified by the Food and Drug Administration or other public health organizations of the United States as injurious to human or animal health; may be allowed a discount factor. To determine the discount factor, the reduction in value (RIV) due to all covered quality deficiencies will be determined and that value will then be divided by the local market price\*. Discount factors included in sections 1 through 5 will not be used if production qualifies for adjustment under this section 6.

\*\*\* For quality adjustment purposes, defects (excluding foreign material and heat damage) consist of kernel damage and shrunken and broken kernels. In no event will a Discount Factor be allowed for kernel damage (excluding heat damage) and/or shrunken and broken kernels, in addition to defects.

A The RIV specified in section 6 will be limited to amounts that are usual, customary, and reasonable. If the RIV can be decreased by conditioning the production, the RIV after conditioning may be increased by the cost of conditioning, provided that the resulting RIV does not exceed the RIV before conditioning. No RIV will be accepted if it is due to (1) moisture content; (2) damage due to uninsured causes; or (3) drying, handling, processing, or any other costs associated with normal harvesting, handling, and marketing of the production.

B RIV's used will be those in the local market area in which you normally market the crop, to the extent feasible. If the RIV for a buyer located outside your local market area is less than the RIV in your local market area, then the RIV may be increased by the additional costs required to deliver the production to the buyer, provided that the resulting RIV does not exceed the RIV in your local market area. If the damaged production has been sold, the Discount Factor will be based upon the RIV's applied by the buyer unless it is determined that such RIV's are not usual, customary, and reasonable.

C For production we determine has no value in and outside your local market area, you may offer a value or may intend to utilize such production in a manner which establishes a value. In such cases, the value we agree to will be utilized in accordance with our approved procedures to determine the RIV for quality adjustment purposes according to section 6 herein. Only production qualifying under the terms of this section 6 (a pre-established discount factor for at least one quality deficiency is not contained in the discount factor charts above) may be adjusted in this manner. Notwithstanding the first two sentences of this paragraph C, claims involving production containing levels of substances or having conditions that are injurious to human or animal health in excess of the maximum amounts allowed by the Food and Drug Administration, other public health organizations of the United States or agency of the applicable State may not be settled until such production is sold, used, or destroyed. The value used to determine the RIV for such production will be the amount received for

(Continued on Next Page)

SPECIAL PROVISIONS OF INSURANCE  
2003 AND SUCCEEDING CROP YEARSST: ALABAMA (01)  
CO: Autauga (001)CROP: WHEAT (0011)  
PLAN: Crop Revenue Coverage (44)

---

the production, or, if the production is used, the value you offer and we agree to.

D The RIV and local market price\* will be determined on the earlier of the date such quality-adjusted production is sold or the date of final inspection for the unit.

\* The "Local Market Price" as defined in the applicable crop provisions.

Optional unit division is NOT available by section or section equivalent. Optional unit division is available based on Farm Serial Number (FSN) and any other method specified in the CRC Basic Provisions or Crop Provisions except section or section equivalent. To be eligible for the available methods of optional unit division, you must meet all applicable requirements.

Any acreage in this county with a high rate area designation on the FCI-33 CROP INSURANCE ACTUARIAL MAP/FCI-33 CROP INSURANCE ACTUARIAL SUPPLEMENT will have a rate derived from the actuarial table based on the applicable APH yield and adjusted by the "ADDITIONAL COVERAGE AND HIGH RISK RATES" table.

## INSURANCE AVAILABILITY STATEMENT(S):

The Federal Crop Insurance Corporation (FCIC) makes crop insurance available for all producers, regardless of race, color, national origin, religion, sex, age or handicap.

APPROVED: ACTUARIAL DIVISION 04/23/2002